

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Atlantic County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$400	\$155	\$157
Ace American Ins Co (Ace Group)	\$456	\$110	\$156
All Amer Ins Co (Central Mutual of OH Group)	\$368	\$161	\$205
Allstate NJ Ins Co	\$351-\$478	\$110	\$149
American Fire & Cas Co (Ohio Casualty Group)	\$588-\$550	N/A	\$345
American Ins Co (Allianz Group) (2)	\$521-\$590	N/A	N/A
American Intl Ins Co of NJ	\$528	\$201	\$268
Amica Mutual Ins Co (1)	\$728	\$200	\$290
Armed Forces Ins Exchange (3)	\$350	N/A	\$175
Associated Indemnity Corp (Allianz Group) (2)	\$623-\$738	\$123-\$158	\$209-\$231
Atlantic Employers Ins Co (Ace Group)	\$536	\$97	\$135
Atlantic Mutual Ins Co (Atlantic Mutual Group)	\$459	\$160	\$200
Balboa Ins Co	\$679-\$670	N/A	N/A
Bay State Ins Co (Andover Group)	\$432	\$192	\$228
Camden Fire Ins Assoc (OneBeacon Group)	\$662-\$828	\$182-\$199	\$210-\$228
Centennial Ins Co (Atlantic Mutual Group)	\$505	\$162	\$202
Central Mutual Ins Co (Central Mutual of OH Group)	\$451	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$467	\$126	\$173
Citizens Ins Co of Amer (All-America Financial Group)	\$411-\$442	N/A	N/A
Countryway Ins Co	\$431-\$529	\$146	\$229
Cumberland Mut Fire Ins Co	\$352-\$448	\$160	\$333
Electric Ins Co (3)	\$307	\$97	\$137
Empire Fire & Marine Ins Co	\$422-\$537	N/A	N/A
Encompass Ins Co of New Jersey	\$606	\$325	\$307
Excelsior Ins Co (Liberty Mutual Group)	\$413-\$551	\$150	\$204
Farm Family Cas Ins Co (3)	\$526	\$153	\$285
Farmers Ins Co of Flemington	\$413	\$170	\$168
Farmers Mutual Fic of Salem Cty	\$388-\$536	\$183	\$325
Federal Ins Co (Chubb Group)	\$665	\$126	\$173
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$361-\$381	\$126	\$165
Fidelity National Prop and Cas Ins	\$514	\$111	\$157
Firemans Fund Indemnity Corp (Allianz Group)	\$655	N/A	N/A
Firemans Fund Ins Co (Allianz Group)	\$623-\$738	\$123-\$158	\$209-\$231
First American Prop & Cas Ins Co	N/A	\$242	N/A
First Trenton Indemnity Co	\$434	\$122	\$154
Fitchburg Mutual Ins Co	\$675	\$126	\$274
FMI Ins Co (Franklin Mutual Group) (2)	\$300	N/A	\$156
Founders Ins Co	\$429-\$500	\$154	\$189
Franklin Mut Ins Co (Franklin Mutual Group) (2)	\$373	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group)	\$388	N/A	\$227
Graphic Arts Mutual Ins Co (Utica National Group)	\$467-\$594	\$170	\$241
Great Northern Ins Co (Chubb Group) (2)	\$467	\$118	\$162

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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Hanover Ins Co (All-America Financial Group)	\$629-\$677	\$127	\$165
Harleysville Ins Co of NJ (2)	\$501-\$586	\$160-\$185	\$205-\$239
Hartford Cas Ins Co (The Hartford Group)	\$543	\$124	\$156
Hartford Fire Ins Co (The Hartford Group)	\$726	\$159	\$202
Hartford Underwriters Ins Co (The Hartford Group)	\$617	\$129	\$181
High Point Preferred Ins Co (fmr. Prudential P&C)	\$562-\$490	\$125-\$147	\$135-\$158
Homesite Ins Co	\$528	\$201	\$268
Insurance Co of North Amer (Ace Group)	\$402	N/A	N/A
Liberty Mutual Fire Ins Co (Liberty Mutual Group)	\$505	\$134	\$160
Massachusetts Bay Ins Co (All-America Financial Group)	\$485-\$521	\$115	\$150
Mercer Ins Co of NJ Inc	\$465-\$478	\$212	\$219
Merchants Ins Co of NH Inc (Merchants Group)	\$392	N/A	\$482
Merchants Mutual Ins Co (Merchants Group)	\$533	\$260	\$315
Merrimack Mut Fire Ins Co (Andover Group)	\$524-\$707	\$181	\$255
Metropolitan Grp Prop & Cas Ins Co	\$668	\$123	\$183
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group)	\$478-\$552	\$120-\$125	\$234-\$244
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$564-\$653	\$142-\$145	\$278-\$287
Ohio Cas Ins Co (Ohio Casualty Group)	\$786-\$735	\$175	\$259
Pacific Indemnity Co (Chubb Group)	\$665	\$126	\$173
Philadelphia Contributionship Ins (Philadelphia Contributionship Gro	\$606	\$174	\$298
Preferred Mutual Ins Co	\$396	\$141	\$201
Preserver Ins Co	\$392-\$564	\$164	\$137-\$192
Proformance Ins Co	\$360	N/A	\$256
Providence Mut Fire Ins Co (1)	\$509-\$819	\$197	\$206
Public Service Mutual Ins Co	\$419	\$118	\$114
Quincy Mutual Fire Ins Co	\$497-\$616	\$152	\$198
Rutgers Cas Ins Co	\$429-\$566	\$146-\$188	\$159-\$204
Selective Ins Co of Amer (Selective Group)	\$449	\$161	\$211
Selective Way Ins Co (Selective Group)	\$355	N/A	\$211
Shelby Cas Ins Co	\$502-\$664	\$127-\$167	\$158-\$207
Sompo Japan Ins Co of America	\$528	\$142	\$329
State Farm Fire and Cas Co	\$745	\$139	\$196
Tokio Marine & Nichido Fire Ins Co Ltd	\$766	\$202	\$566
United Services Auto Assoc (USAA Group) (1) (3)	\$407-\$456	N/A	\$108-\$121
USAA Cas Ins Co (USAA Group) (3)	\$474-\$499	N/A	\$133-\$150
Utica Mutual Ins Co (Utica National Group)	\$683	\$197	\$282
Vigilant Ins Co (Chubb Group) (2)	\$504	\$126	\$173
West American Ins Co (Ohio Casualty Group)	\$687-\$642	N/A	\$318

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